

<i>SERFF Tracking Number:</i>	<i>MUTM-127029503</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>47954</i>
<i>Company Tracking Number:</i>	<i>VERONICA BOOTH</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>GC598_0111 - Long Term Care Advertising</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/GC598_0111</i>		

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: GC598\_0111 - Long Term Care SERFF Tr Num: MUTM-127029503 State: Arkansas

Advertising

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Filed-Closed

State Tr Num: 47954

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: VERONICA BOOTH

State Status: Filed-Closed

Filing Type: Advertisement

Reviewer(s): Harris Shearer, Stephanie Fowler

Author: Veronica Booth

Disposition Date: 03/01/2011

Date Submitted: 02/10/2011

Disposition Status: Filed-Closed

Implementation Date Requested:

Implementation Date:

State Filing Description:

## General Information

Project Name: Long Term Care Advertising

Project Number: GC598\_0111

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 03/01/2011

State Status Changed: 03/01/2011

Created By: Veronica Booth

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Veronica Booth

Filing Description:

NAIC #261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Long Term Care Advertising

GC598\_0111

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

SERFF Tracking Number: MUTM-127029503 State: Arkansas  
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Company Tracking Number: VERONICA BOOTH  
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified  
Product Name: GC598\_0111 - Long Term Care Advertising  
Project Name/Number: Long Term Care Advertising/GC598\_0111

Sincerely,

Product and Advertising Compliance  
Corporate Compliance and Ethics Division  
For questions, please contact Carly Cole  
Phone: 402-351-2476; Fax: 402-351-5298  
Email: advfilings@mutualofomaha.com

## Company and Contact

### Filing Contact Information

Veronica Booth, Senior Policy Drafting & Regulatory Assistant  
Mutual of Omaha  
Mutual of Omaha Plaza  
Omaha, NE 68175  
veronica.booth@mutualofomaha.com  
402-351-4737 [Phone]  
402-351-5298 [FAX]

### Filing Company Information

United of Omaha Life Insurance Company CoCode: 69868 State of Domicile: Nebraska  
Mutual of Omaha Plaza Group Code: 261 Company Type: Life Insurance  
Omaha, NE 68175 Group Name: State ID Number:  
(402) 351-6910 ext. [Phone] FEIN Number: 47-0322111

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$50.00	02/10/2011	44592364

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	03/01/2011	03/01/2011

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## **Disposition**

Disposition Date: 03/01/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	MUTM-127029503	State:	Arkansas
Filing Company:	United of Omaha Life Insurance Company	State Tracking Number:	47954
Company Tracking Number:	VERONICA BOOTH		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Brochure	Filed	Yes

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Filing Company: United of Omaha Life Insurance Company State Tracking Number: 47954

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TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: GC598\_0111 - Long Term Care Advertising

Project Name/Number: Long Term Care Advertising/GC598\_0111

## Form Schedule

Lead Form Number: GC598\_0111

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 03/01/2011 11	GC598_01	Advertising	Brochure	Initial		0.000	GC598_0111.pdf



**UNITED OF OMAHA LIFE  
INSURANCE COMPANY**  
A MUTUAL of OMAHA COMPANY

Long-Term Care Insurance underwritten by:

**UNITED OF OMAHA LIFE INSURANCE COMPANY**

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza

Omaha, NE 68175-0001

**There when you need us...**

United of Omaha Life Insurance Company, founded in 1926, is proud to be a Mutual of Omaha Insurance Company affiliate. Mutual of Omaha Insurance Company is one of the most recognized names in the insurance industry and has been serving policyholders for more than 100 years.

MUTUAL of OMAHA'S  
**WILD KINGDOM**  
on Animal Planet



OFFICIAL SPONSOR

Policy forms: LTC09U-5ML, LTC09U-10ML (or state equivalent); In ID: LTC09U-5ML-ID, LTC09U-10ML-ID; In OK: LTC09U-5ML-OK, LTC09U-10ML-OK; In OR: LTC09U-5ML-OR, LTC09U-10ML-OR; In PA: LTC09U-5ML-PA, LTC09U-10ML-PA; In WA: LTC09U-5ML-WA, LTC09U-10ML-WA. These policies have exceptions and limitations.

**This is a solicitation of insurance. You may be contacted by telephone by an insurance agent. (in WA: producer)**

Each company is responsible for its own contractual and financial obligations.

**Need some good news?**

*Here's a smart move  
for your employee  
benefits program.*



Mutual of Omaha

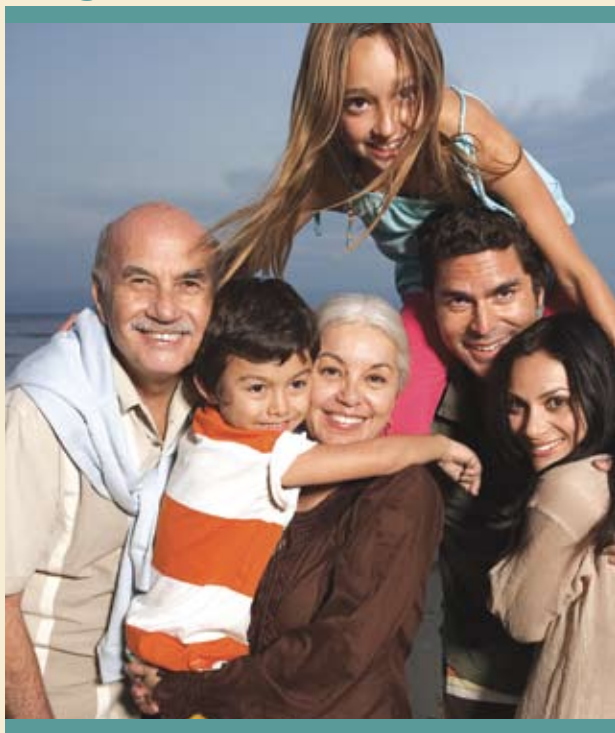


GC598\_0111



# WORKPLACE SOLUTIONS

## Long-Term Care Insurance



**W**hy consider offering long-term care insurance in your benefits plan? Simply put, it helps protect you, your employees and their families...and that may be good for business.

Long-term care insurance isn't just for people close to retirement. An accident or sickness resulting in the need for long-term care may happen to an employee of any age, at any time. And typically long-term care services are not covered by medical insurance.

A disabling event also may happen to an employee's close family member, which could place the burden of daily care on your employee over several weeks or months and affect his or her productivity. Paying for long-term care could quickly drain an employee's savings and retirement plan. These are assets they've worked years to accumulate...savings that you've helped them build.

Good news! Now, you may help employees, and even their extended family members, protect their savings and retirement plans . . . *at little or no cost to you.*

### Advantages to Your Business

Long-term care insurance may be an essential part of any sound retirement plan. Large and small employers across the country have discovered the benefits of making this important financial protection available through the workplace.



- **Flexibility** – This policy gives you the option to select the classes of employees to which you wish to extend coverage
- **Voluntary or Employer-Paid Options** – You may choose to participate in the total cost, a portion of or none of the cost
- **Tax Advantages\*** – Depending on the structure of your business, there may be significant tax savings on any long-term care premiums you may contribute\*\*
- **Recruiting Advantage** – A strong benefits package that includes long-term care insurance may help you attract and retain talented key employees
- **Positive Business Results** – Offering long-term care insurance may help demonstrate that you care about employees' financial security and this may promote positive morale and foster appreciative, productive employees

### Advantages to Your Employees

All employees may benefit from learning more about long-term care services, long-term care insurance coverage, and the benefits of having this vital financial protection.



- **Protection of Retirement Assets** – helps employees protect a lifetime of savings

- **Reduced Premium Rates** – employees may receive reduced premium rates because the program is offered through your business
- **Extended Family Coverage** – employees' extended families including spouses, children, parents and grandparents also are eligible to participate and may receive reduced premium rates
- **Easy Application, Guaranteed Renewable Coverage** – an employer-sponsored policy may give employees the opportunity to receive valuable long-term care insurance. Once issued, the policy cannot be cancelled as long as premiums are paid
- **Portability** – each employee is covered as an individual and if employment with your company ends for any reason, he or she may continue coverage by paying the premiums
- **Tax Advantages\*** – benefits are intended to be tax-free and premiums may be tax deductible as long as they do not exceed the greater of qualified long-term care daily expenses or the per-day limitation\*\*

### Find out more. There's no obligation.

Get the facts about Workplace Solutions Long-Term Care Insurance. Find out how this important insurance protection may benefit your business and your employees. Contact your insurance agent or producer today.

\*Please consult your tax advisor to determine tax benefits for your situation.

\*\*Internal Revenue Code, Section 7702B